

WHAT IS CLAIMED IS:

1. An exposure analyzing system, comprising:  
a database manager module;  
a parameter builder module; and  
an accumulation analyzer module to determine a concentration of exposure.
2. The system of claim 1, wherein the accumulation analyzer module determines the concentration of exposure for a geographical area using exposure data related to exposure locations.
3. The system of claim 1, wherein the accumulation analyzer module determines the concentration of exposure by exhaustive search approach.
4. The system of claim 3, wherein the parameter builder module is for defining a boundary for an area of analysis.
5. The system of claim 3, wherein the parameter builder module is for defining a region of interest.
6. The system of claim 1, wherein said accumulation analyzer module is for determining net exposure for an area of analysis.
7. The system of claim 1, further comprises of a database.

8. The system of claim 7, wherein the database comprises of mapping table.
9. The system of claim 8, wherein the mapping table is at least one of a location mapping table, a policy mapping table and an account mapping table.
10. The system of claim 7, wherein the database comprises of financial perspective data.
11. The system of claim 1, wherein the system further comprises of at least one of a specific area analyzer module, a damage footprint analyzer module, and a building level analyzer.
12. The system of claim 1, wherein the system further comprises of an input/output device for generating output in a map format.
13. The system of claim 1, wherein the accumulation analyzer module determines the concentration of exposure by analytical approach.
14. The system of claim 13, wherein the analytical approach includes use of equations:

$$(F_y(X_i+D_x, Y_j+D_y) - F_y(X_i+D_x, Y_j-D_y)) - (F_y(X_i-D_x, Y_j+D_y) - F_y(X_i-D_x, Y_j-D_y)) = 0$$

$$(F_x(X_i+D_x, Y_j+D_y) - F_x(X_i-D_x, Y_j+D_y)) - (F_x(X_i+D_x, Y_j-D_y) - F_x(X_i-D_x, Y_j-D_y)) = 0.$$

15. An exposure analyzing method, comprising the steps of:  
defining parameters;  
determining a concentration of exposure using a financial perspective to  
determine exposure for an exposure location; and  
generating an output.
16. The exposure analyzing method of claim 15, wherein said step for defining parameters includes the step of defining a region of interest.
17. The exposure analyzing method of claim 15, wherein said financial perspective defines net exposure for an exposure location.
18. The method of claim 15, wherein the step for determining a concentration of exposure uses exhaustive search approach.
19. The method of claim 18, wherein the exhaustive search approach comprises the step of defining a boundary for areas of analysis.

20. The method of claim 18, wherein the exhaustive search approach comprises the step of creating a grid.
21. The method of claim 20, wherein the grid may be created by defining grid cell dimensions.
22. The method of claim 18, wherein the exhaustive search approach comprises a step of defining a boundary for an area of analysis.
23. The method of claim 22, wherein the boundary is a circle.
24. The method of claim 15, wherein the step for determining a concentration of exposure comprises a step for determining exposure for an area of analysis based on the sum of exposures of exposure locations located within an area of analysis.
25. The method of claim 15 wherein the step for defining parameters comprises of a step for defining a results parameter.
26. The method of claim 25, wherein results parameter defines a format for an output, the format is at least one of text, graphical and mapped.
27. The method of claim 15, further comprising a step for capturing data relating to at least one of policies, accounts, location, treaty, exposure, and financial perspective.

28. The method of claim 15, wherein the step of determining concentration of exposure is by an analytical method.

29. The method of claim 28, wherein the analytical approach includes use of equations:

$$(F_y(X_i+D_x, Y_j+D_y) - F_y(X_i+D_x, Y_j-D_y)) - (F_y(X_i-D_x, Y_j+D_y) - F_y(X_i-D_x, Y_j-D_y)) = 0$$

$$(F_x(X_i+D_x, Y_j+D_y) - F_x(X_i-D_x, Y_j+D_y)) - (F_x(X_i+D_x, Y_j-D_y) - F_x(X_i-D_x, Y_j-D_y)) = 0.$$

30. The method of claim 24, wherein the step for determining concentration of exposure further comprises the step of comparing the exposures of two or more of area of analysis and determining the area of analysis having the highest exposure.